HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: November 2016

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Canada

CMHC SCHL

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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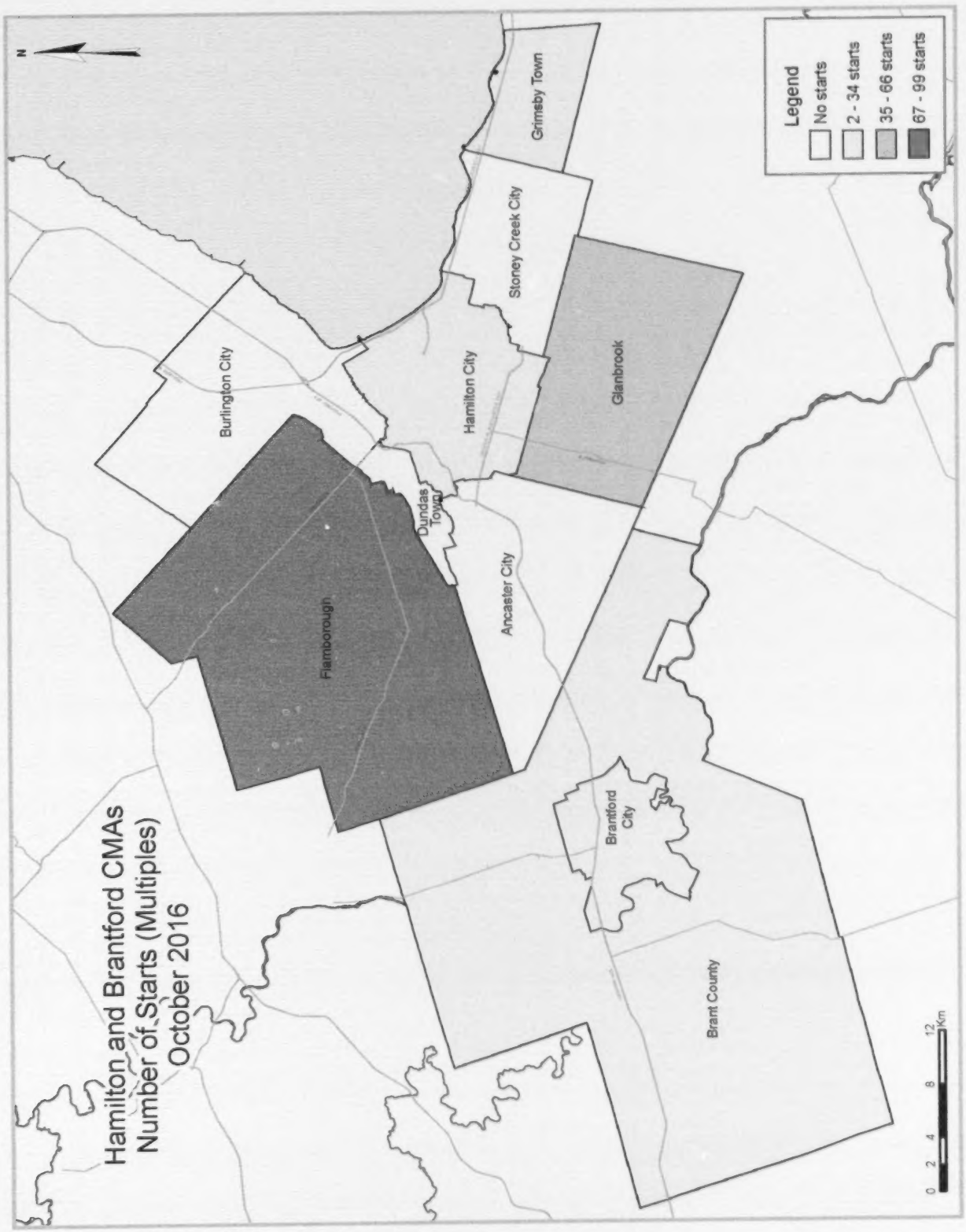
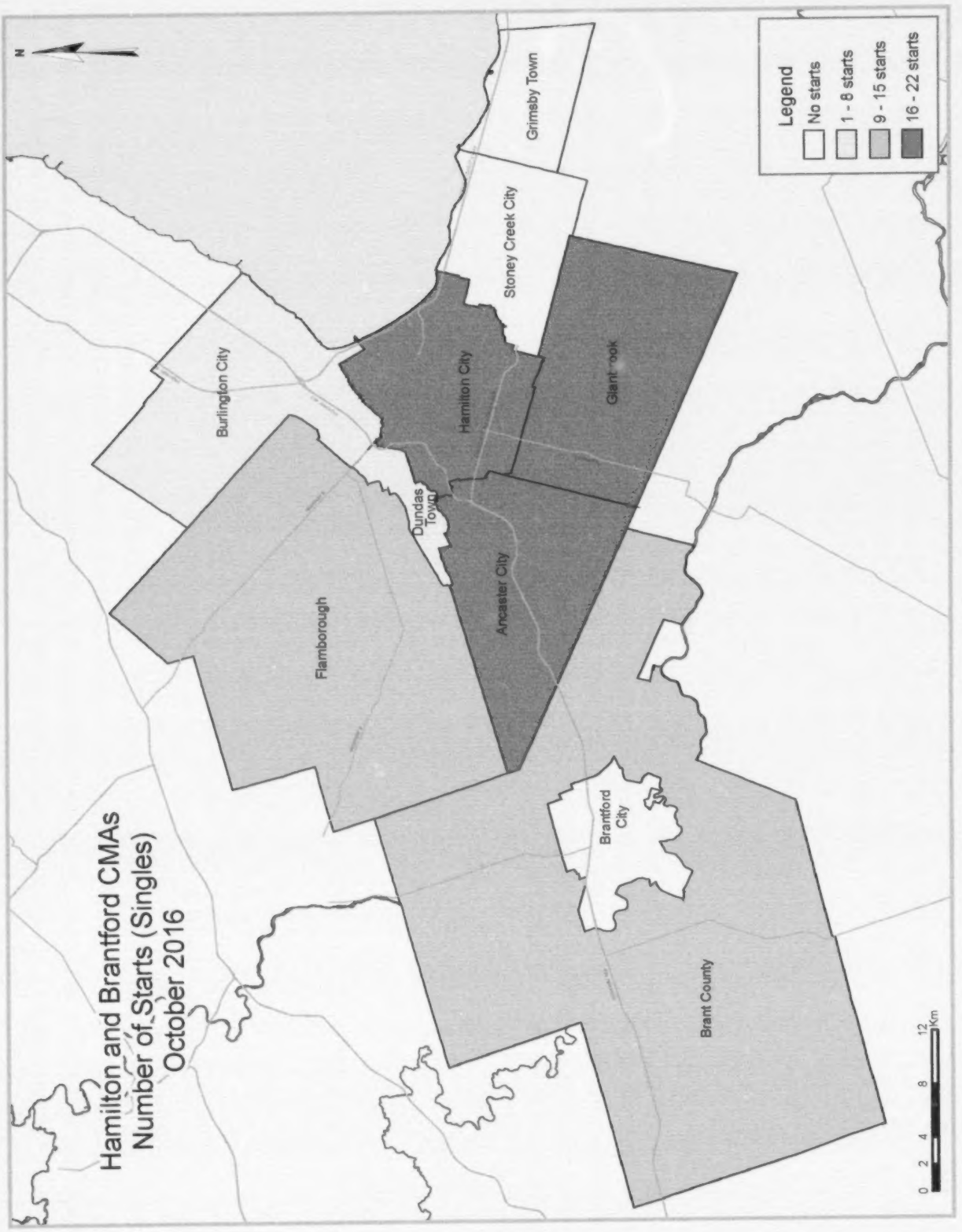
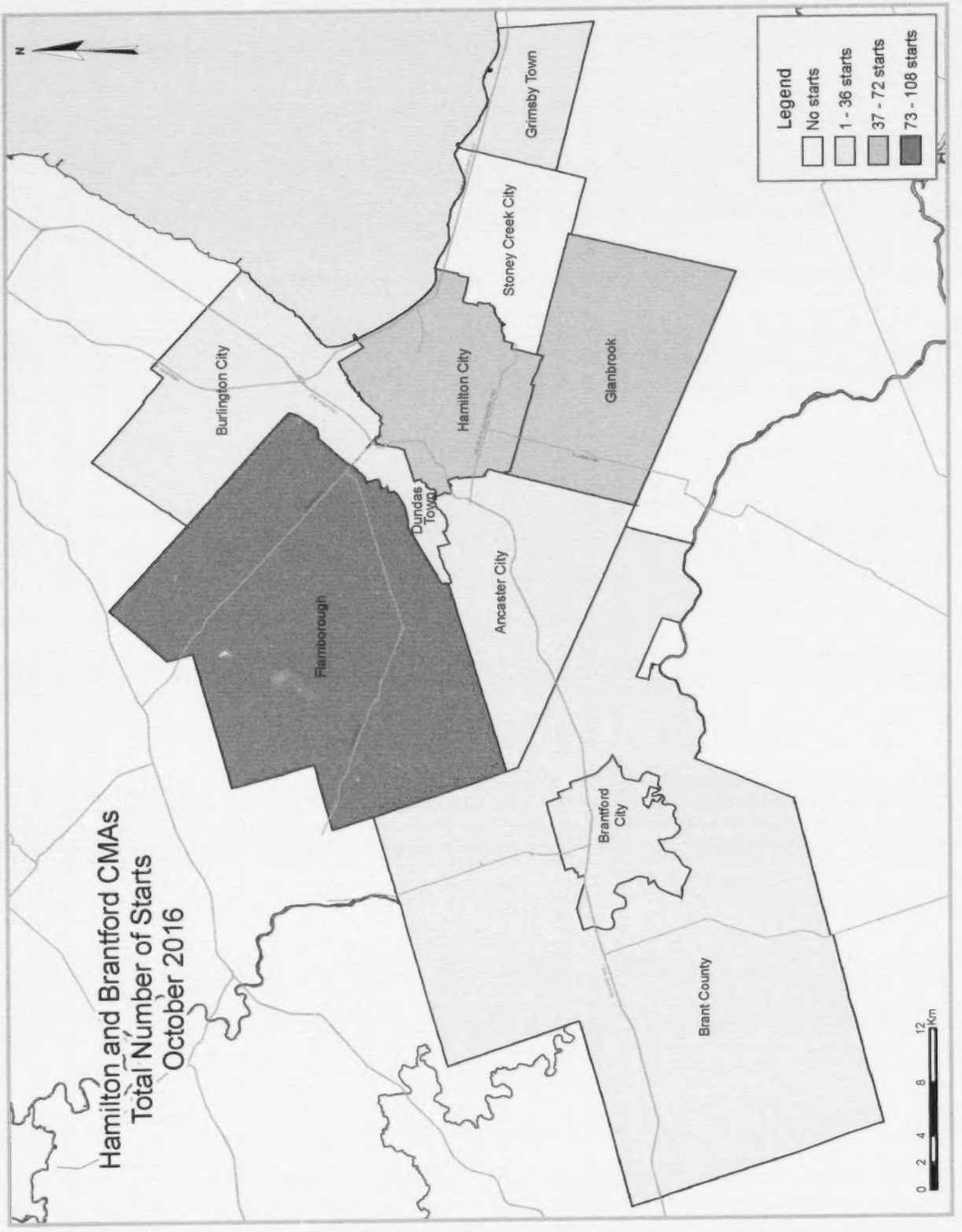
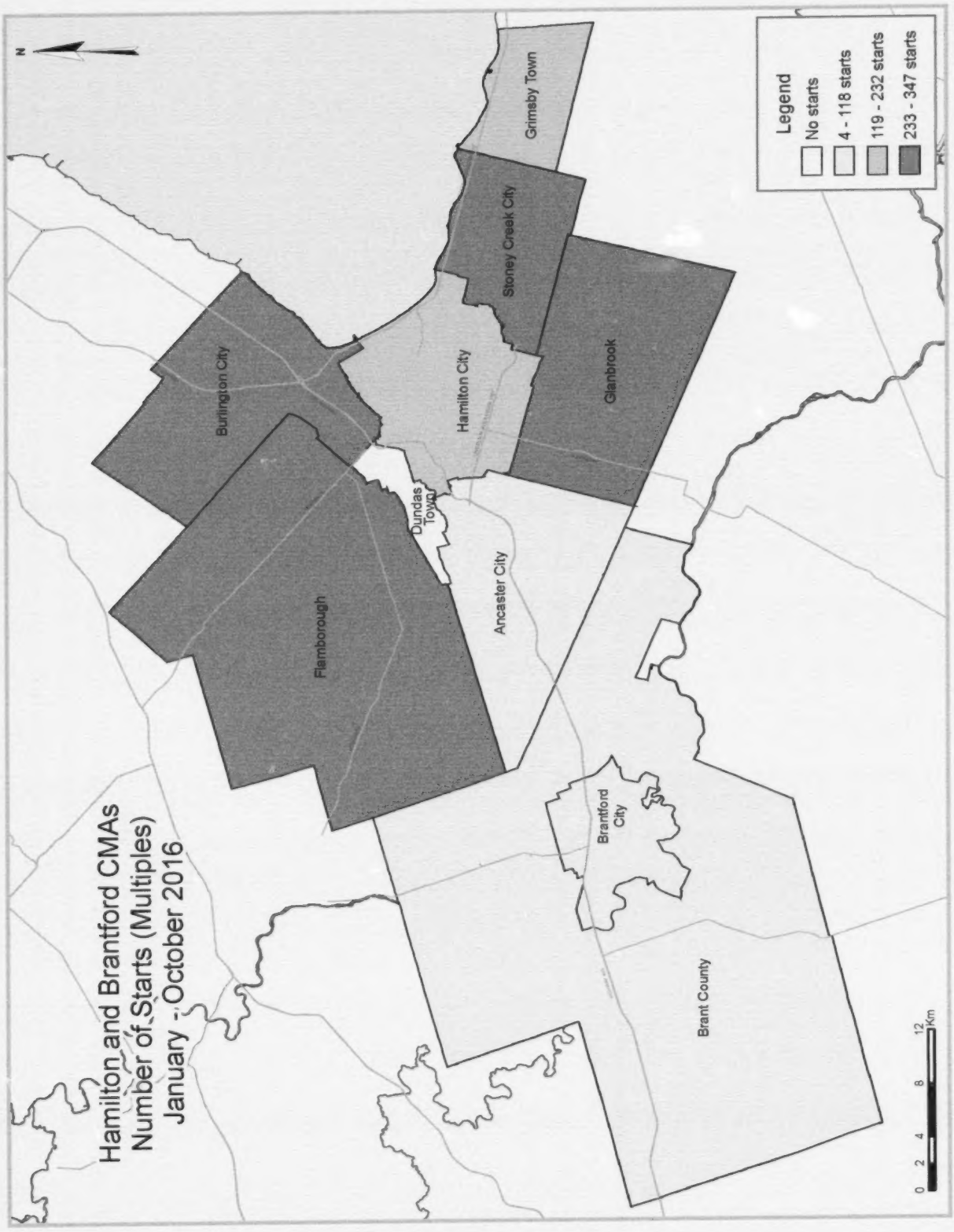
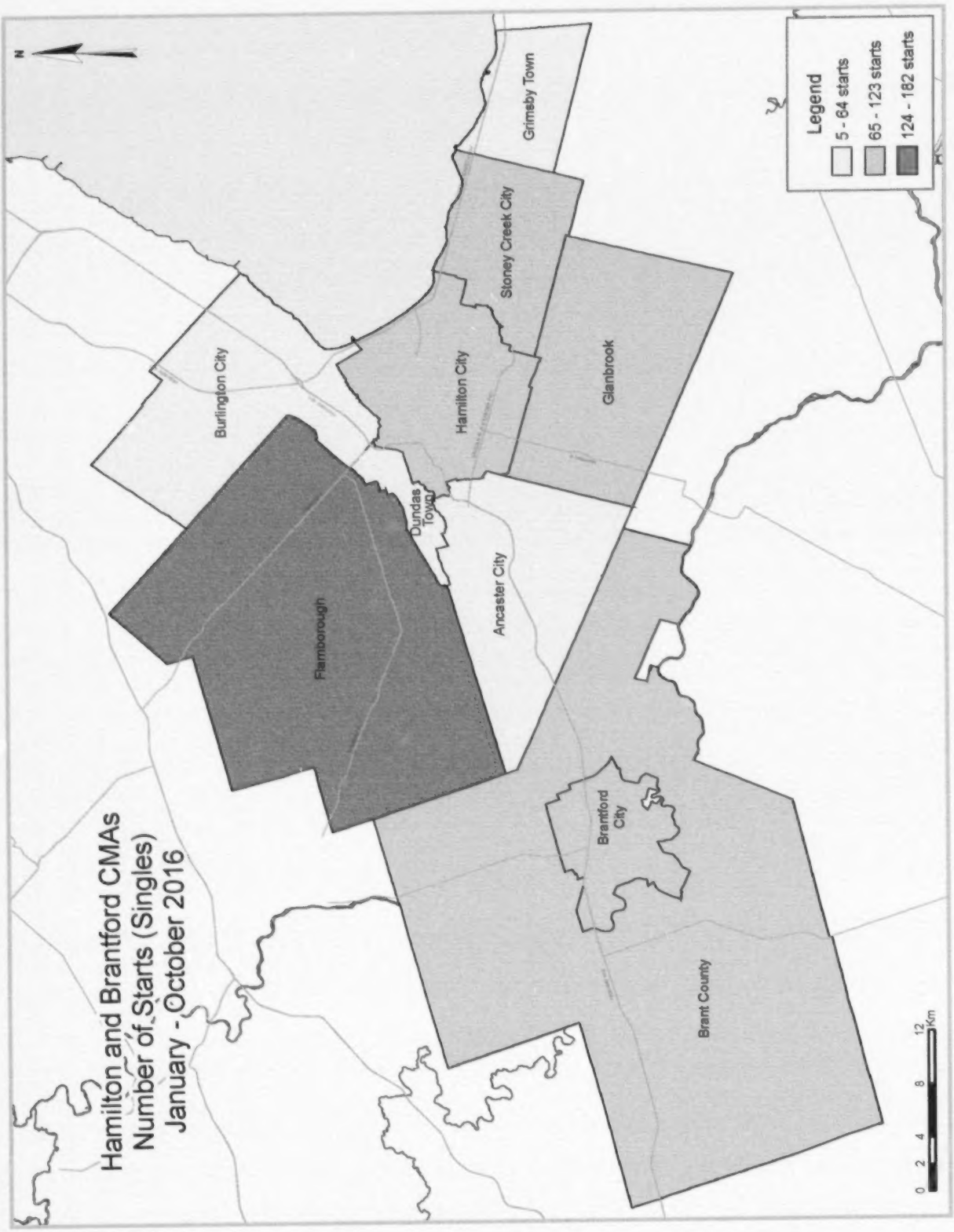
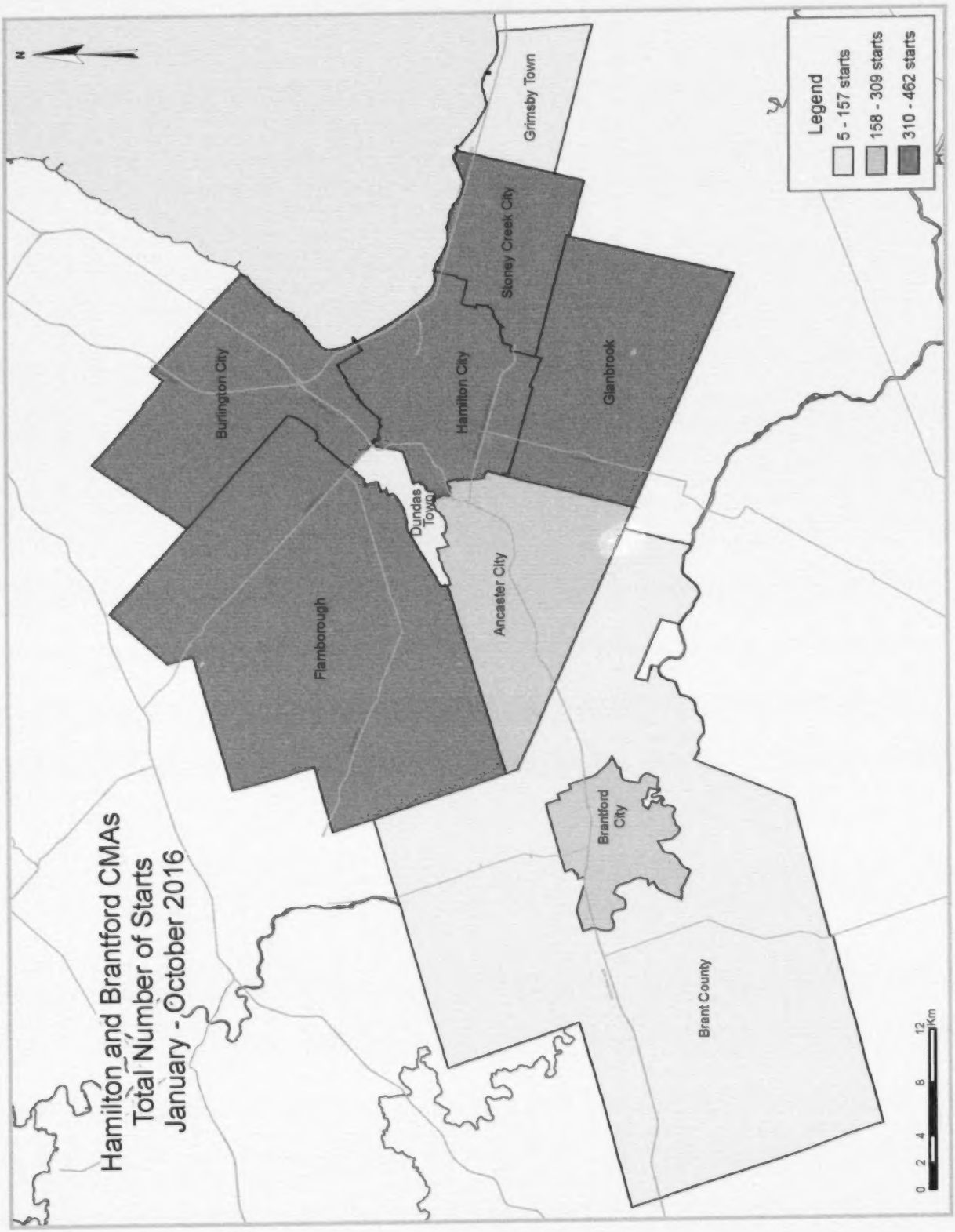

Hamilton and Brantford CMAs
Number of Starts (Multiples)
October 2016
N
Legend
No starts
2 - 34 starts
35 - 66 starts
67 - 99 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
October 2016
N
Legend
No starts
1 - 8 starts
9 - 15 starts
16 - 22 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
October 2016
N
Legend
No starts
1 - 36 starts
37 - 72 starts
73 - 108 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - October 2016
N
Legend
No starts
4 - 118 starts
119 - 232 starts
233 - 347 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Flamborough
Dundas Town
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - October 2016
N
Legend
5 - 64 starts
65 - 123 starts
124 - 182 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - October 2016
N
Legend
5 - 157 starts
158 - 309 starts
310 - 462 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) October 2016		
Hamilton CMA[1]	September 2016	October 2016
Trend[2]	2,668	2,855
SAAR	1,617	3,155
	October 2015	October 2016
Actual		
October - Single-Detached	113	73
October - Multiples	232	193
October - Total	345	266
January to October - Single-Detached	1,007	625
January to October - Multiples	674	1,706
January to October - Total	1,681	2,331

Table 1b: Housing Starts (SAAR and Trend) October 2016		
Brantford CMA[1]	September 2016	October 2016
Trend[2]	408	389
SAAR	628	257
	October 2015	October 2016
Actual		
October - Single-Detached	25	11
October - Multiples	28	12
October - Total	53	23
January to October - Single-Detached	248	191
January to October - Multiples	336	97
January to October - Total	584	288

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
October 2016	73	0	174	0	19	0	0	0	266
October 2015	113	2	80	0	0	150	0	0	345
% Change	-35.4	-100.0	117.5	n/a	n/a	-100.0	n/a	n/a	-22.9
Year-to-date 2016	625	110	923	0	23	422	0	228	2,331
Year-to-date 2015	1,005	20	360	2	44	248	2	0	1,681
% Change	-37.8	**	156.4	-100.0	-47.7	70.2	-100.0	n/a	38.7
UNDER CONSTRUCTION									
October 2016	513	66	831	3	42	824	120	228	2,627
October 2015	725	18	356	1	45	455	146	279	2,025
% Change	-29.2	**	133.4	200.0	-6.7	81.1	-17.8	-18.3	29.7
COMPLETIONS									
October 2016	73	4	73	0	6	11	0	189	356
October 2015	124	0	33	0	12	0	0	0	169
% Change	-41.1	n/a	121.2	n/a	-50.0	n/a	n/a	n/a	110.7
Year-to-date 2016	707	62	468	1	16	33	14	435	1,736
Year-to-date 2015	946	102	614	5	207	301	38	160	2,373
% Change	-25.3	-39.2	-23.8	-80.0	-92.3	-89.0	-63.2	171.9	-26.8
COMPLETED & NOT ABSORBED									
October 2016	80	30	190	0	21	3	n/a	n/a	324
October 2015	107	1	88	0	42	73	n/a	n/a	311
% Change	-25.2	**	115.9	n/a	-50.0	-95.9	n/a	n/a	4.2
ABSORBED									
October 2016	57	4	66	0	2	11	n/a	n/a	140
October 2015	101	0	57	0	25	0	n/a	n/a	183
% Change	-43.6	n/a	15.8	n/a	-92.0	n/a	n/a	n/a	-23.5
Year-to-date 2016	736	33	415	2	31	33	n/a	n/a	1,250
Year-to-date 2015	902	102	537	7	170	231	n/a	n/a	1,949
% Change	-18.4	-67.6	-22.7	-71.4	-81.8	-85.7	n/a	n/a	-35.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
October 2016	11	2	7	0	0	0	0	3	23
October 2015	25	0	28	0	0	0	0	0	53
% Change	-56.0	n/a	-75.0	n/a	n/a	n/a	n/a	n/a	-56.6
Year-to-date 2016	191	12	64	0	6	12	0	3	288
Year-to-date 2015	247	12	159	1	12	0	0	153	584
% Change	-22.7	0.0	-59.7	-100.0	-50.0	n/a	n/a	-98.0	-50.7
UNDER CONSTRUCTION									
October 2016	104	10	91	0	25	160	8	0	398
October 2015	140	14	122	0	24	0	8	153	461
% Change	-25.7	-28.6	-25.4	n/a	4.2	n/a	0.0	-100.0	-13.7
COMPLETIONS									
October 2016	46	4	6	0	0	4	0	3	63
October 2015	22	0	0	0	0	0	0	0	22
% Change	109.1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	186.4
Year-to-date 2016	199	14	113	0	12	4	0	3	345
Year-to-date 2015	251	2	38	6	30	0	3	58	388
% Change	-20.7	**	197.4	-100.0	-60.0	n/a	-100.0	-94.8	-11.1
COMPLETED & NOT ABSORBED									
October 2016	22	8	8	0	4	3	n/a	n/a	45
October 2015	22	2	5	0	10	0	n/a	n/a	39
% Change	0.0	**	60.0	n/a	-60.0	n/a	n/a	n/a	15.4
ABSORBED									
October 2016	43	4	4	0	0	1	n/a	n/a	52
October 2015	21	0	0	0	0	0	n/a	n/a	21
% Change	104.8	n/a	n/a	n/a	n/a	n/a	n/a	n/a	147.6
Year-to-date 2016	212	12	114	0	18	1	n/a	n/a	357
Year-to-date 2015	255	0	33	7	30	0	n/a	n/a	325
% Change	-16.9	n/a	**	-100.0	-40.0	n/a	n/a	n/a	9.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
October 2016	69	0	174	0	0	0	0	0	243
October 2015	98	2	80	0	0	0	0	0	180
Former Hamilton City									
October 2016	22	0	34	0	0	0	0	0	56
October 2015	11	2	31	0	0	0	0	0	44
Stoney Creek City									
October 2016	0	0	0	0	0	0	0	0	0
October 2015	3	0	5	0	0	0	0	0	8
Ancaster City									
October 2016	18	0	0	0	0	0	0	0	18
October 2015	7	0	10	0	0	0	0	0	17
Dundas Town									
October 2016	1	0	0	0	0	0	0	0	1
October 2015	1	0	0	0	0	0	0	0	1
Flamborough									
October 2016	9	0	99	0	0	0	0	0	108
October 2015	1	0	0	0	0	0	0	0	1
Glanbrook									
October 2016	19	0	41	0	0	0	0	0	60
October 2015	75	0	34	0	0	0	0	0	109
City of Burlington									
October 2016	4	0	0	0	0	0	0	0	4
October 2015	14	0	0	0	0	150	0	0	164
Grimsby									
October 2016	0	0	0	0	19	0	0	0	19
October 2015	1	0	0	0	0	0	0	0	1
Hamilton CMA									
October 2016	73	0	174	0	19	0	0	0	266
October 2015	113	2	80	0	0	150	0	0	345
Brant County									
October 2016	11	2	0	0	0	0	0	0	13
October 2015	8	0	0	0	0	0	0	0	8
Brantford City									
October 2016	0	0	7	0	0	0	0	3	10
October 2015	17	0	28	0	0	0	0	0	45
Brantford CMA									
October 2016	11	2	7	0	0	0	0	3	23
October 2015	25	0	28	0	0	0	0	0	53

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
October 2016	435	64	748	0	6	30	120	228	1,631
October 2015	605	14	330	0	6	172	146	120	1,393
Former Hamilton City									
October 2016	77	4	95	0	0	30	120	100	426
October 2015	102	10	62	0	0	172	132	120	598
Stoney Creek City									
October 2016	90	60	80	0	6	0	0	128	364
October 2015	111	0	120	0	6	0	14	0	251
Ancaster City									
October 2016	39	0	93	0	0	0	0	0	132
October 2015	52	0	40	0	0	0	0	0	92
Dundas Town									
October 2016	5	0	0	0	0	0	0	0	5
October 2015	4	2	0	0	0	0	0	0	6
Flamborough									
October 2016	147	0	221	0	0	0	0	0	368
October 2015	20	0	21	0	0	0	0	0	41
Glanbrook									
October 2016	77	0	259	0	0	0	0	0	336
October 2015	316	2	87	0	0	0	0	0	405
City of Burlington									
October 2016	67	0	0	3	13	674	0	0	757
October 2015	81	4	26	0	39	283	0	155	588
Grimsby									
October 2016	11	2	83	0	23	120	0	0	239
October 2015	39	0	0	1	0	0	0	4	44
Hamilton CMA									
October 2016	513	66	831	3	42	824	120	228	2,627
October 2015	725	18	356	1	45	455	146	279	2,025
Brant County									
October 2016	61	4	12	0	0	0	8	0	85
October 2015	52	12	26	0	0	0	8	0	98
Brantford City									
October 2016	43	6	79	0	25	160	0	0	313
October 2015	88	2	96	0	24	0	0	153	363
Brantford CMA									
October 2016	104	10	91	0	25	160	8	0	398
October 2015	140	14	122	0	24	0	8	153	461

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
October 2016	70	4	61	0	6	0	0	189	330
October 2015	111	0	28	0	12	0	0	0	151
Former Hamilton City									
October 2016	17	4	0	0	6	0	0	189	216
October 2015	30	0	0	0	0	0	0	0	30
Stoney Creek City									
October 2016	18	0	0	0	0	0	0	0	18
October 2015	29	0	0	0	5	0	0	0	34
Ancaster City									
October 2016	11	0	14	0	0	0	0	0	25
October 2015	8	0	6	0	0	0	0	0	14
Dundas Town									
October 2016	0	0	0	0	0	0	0	0	0
October 2015	0	0	0	0	0	0	0	0	0
Flamborough									
October 2016	6	0	15	0	0	0	0	0	21
October 2015	0	0	16	0	0	0	0	0	16
Glanbrook									
October 2016	18	0	32	0	0	0	0	0	50
October 2015	44	0	6	0	7	0	0	0	57
City of Burlington									
October 2016	3	0	12	0	0	11	0	0	26
October 2015	13	0	5	0	0	0	0	0	18
Grimsby									
October 2016	0	0	0	0	0	0	0	0	0
October 2015	0	0	0	0	0	0	0	0	0
Hamilton CMA									
October 2016	73	4	73	0	6	11	0	189	356
October 2015	124	0	33	0	12	0	0	0	169
Brant County									
October 2016	11	4	6	0	0	0	0	0	21
October 2015	5	0	0	0	0	0	0	0	5
Brantford City									
October 2016	35	0	0	0	0	4	0	3	42
October 2015	17	0	0	0	0	0	0	0	17
Brantford CMA									
October 2016	46	4	6	0	0	4	0	3	63
October 2015	22	0	0	0	0	0	0	0	22

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
October 2016	76	29	168	0	21	3	n/a	n/a	297
October 2015	95	0	63	0	42	15	n/a	n/a	215
Former Hamilton City									
October 2016	8	0	32	0	4	0	n/a	n/a	44
October 2015	14	0	2	0	0	12	n/a	n/a	28
Stoney Creek City									
October 2016	38	29	34	0	15	0	n/a	n/a	116
October 2015	36	0	37	0	28	0	n/a	n/a	101
Ancaster City									
October 2016	4	0	7	0	0	0	n/a	n/a	11
October 2015	11	0	6	0	0	0	n/a	n/a	17
Dundas Town									
October 2016	0	0	0	0	0	0	n/a	n/a	0
October 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
October 2016	9	0	28	0	0	3	n/a	n/a	40
October 2015	1	0	0	0	0	3	n/a	n/a	4
Glanbrook									
October 2016	17	0	67	0	2	0	n/a	n/a	86
October 2015	33	0	18	0	14	0	n/a	n/a	65
City of Burlington									
October 2016	0	1	0	0	0	0	n/a	n/a	1
October 2015	10	1	0	0	0	58	n/a	n/a	69
Grimsby									
October 2016	4	0	22	0	0	0	n/a	n/a	26
October 2015	2	0	25	0	0	0	n/a	n/a	27
Hamilton CMA									
October 2016	80	30	190	0	21	3	n/a	n/a	324
October 2015	107	1	88	0	42	73	n/a	n/a	311
Brant County									
October 2016	4	8	4	0	0	0	n/a	n/a	16
October 2015	6	0	0	0	1	0	n/a	n/a	7
Brantford City									
October 2016	18	0	4	0	4	3	n/a	n/a	29
October 2015	16	2	5	0	9	0	n/a	n/a	32
Brantford CMA									
October 2016	22	8	8	0	4	3	n/a	n/a	45
October 2015	22	2	5	0	10	0	n/a	n/a	39

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
October 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
October 2016	54	4	54	0	2	0	n/a	n/a	114
October 2015	88	0	52	0	25	0	n/a	n/a	165
Former Hamilton City									
October 2016	15	4	2	0	2	0	n/a	n/a	23
October 2015	24	0	0	0	0	0	n/a	n/a	24
Stoney Creek City									
October 2016	0	0	0	0	0	0	n/a	n/a	0
October 2015	21	0	29	0	15	0	n/a	n/a	65
Ancaster City									
October 2016	14	0	7	0	0	0	n/a	n/a	21
October 2015	9	0	0	0	0	0	n/a	n/a	9
Dundas Town									
October 2016	0	0	0	0	0	0	n/a	n/a	0
October 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
October 2016	3	0	11	0	0	0	n/a	n/a	14
October 2015	0	0	16	0	0	0	n/a	n/a	16
Glanbrook									
October 2016	22	0	34	0	0	0	n/a	n/a	56
October 2015	34	0	7	0	10	0	n/a	n/a	51
City of Burlington									
October 2016	3	0	12	0	0	11	n/a	n/a	26
October 2015	13	0	5	0	0	0	n/a	n/a	18
Grimsby									
October 2016	0	0	0	0	0	0	n/a	n/a	0
October 2015	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
October 2016	57	4	66	0	2	11	n/a	n/a	140
October 2015	101	0	57	0	25	0	n/a	n/a	183
Brant County									
October 2016	12	2	3	0	0	0	n/a	n/a	17
October 2015	3	0	0	0	0	0	n/a	n/a	3
Brantford City									
October 2016	31	2	1	0	0	1	n/a	n/a	35
October 2015	18	0	0	0	0	0	n/a	n/a	18
Brantford CMA									
October 2016	43	4	4	0	0	1	n/a	n/a	52
October 2015	21	0	0	0	0	0	n/a	n/a	21

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
October 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	% Change
Hamilton CMA	73	113	0	2	193	61	0	169	266	345	-22.9
City of Hamilton	69	98	0	2	174	61	0	19	243	180	35.0
Former Hamilton City	22	11	0	2	34	12	0	19	56	44	27.3
Stoney Creek City	0	3	0	0	0	5	0	0	0	8	-100.0
Ancaster City	18	7	0	0	0	10	0	0	18	17	5.9
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	9	1	0	0	99	0	0	0	108	1	**
Glanbrook	19	75	0	0	41	34	0	0	60	109	-45.0
City of Burlington	4	14	0	0	0	0	0	150	4	164	-97.6
Grimsby	0	1	0	0	19	0	0	0	19	1	**
Brantford CMA	11	25	2	0	7	28	3	0	23	53	-56.6
Brant County	11	8	2	0	0	0	0	0	13	8	62.5
Brantford City	0	17	0	0	7	28	3	0	10	45	-77.8

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	625	1,007	110	22	946	385	650	267	2,331	1,681	38.7
City of Hamilton	572	896	110	18	923	342	228	30	1,833	1,286	42.5
Former Hamilton City	96	174	8	12	121	43	100	30	325	259	25.5
Stoney Creek City	115	210	102	2	117	156	128	0	462	368	25.5
Ancaster City	55	70	0	0	112	46	0	0	167	116	44.0
Dundas Town	5	4	0	2	0	0	0	0	5	6	-16.7
Flamborough	182	27	0	0	246	31	0	0	428	58	**
Glanbrook	119	411	0	2	327	66	0	0	446	479	-6.9
City of Burlington	42	70	0	4	0	43	302	237	344	354	-2.8
Grimsby	11	41	0	0	23	0	120	0	154	41	**
Brantford CMA	191	248	12	12	70	171	15	153	288	584	-50.7
Brant County	100	70	4	10	0	52	0	0	104	132	-21.2
Brantford City	91	178	8	2	70	119	15	153	184	452	-59.3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
October 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015
Hamilton CMA	193	61	0	0	0	169	0	0
City of Hamilton	174	61	0	0	0	19	0	0
Former Hamilton City	34	12	0	0	0	19	0	0
Stoney Creek City	0	5	0	0	0	0	0	0
Ancaster City	0	10	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	99	0	0	0	0	0	0	0
Glanbrook	41	34	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	150	0	0
Grimsby	19	0	0	0	0	0	0	0
Brantford CMA	7	28	0	0	0	0	3	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	7	28	0	0	0	0	3	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	946	385	0	0	422	267	228	0
City of Hamilton	923	342	0	0	0	30	228	0
Former Hamilton City	121	43	0	0	0	30	100	0
Stoney Creek City	117	156	0	0	0	0	128	0
Ancaster City	112	46	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	246	31	0	0	0	0	0	0
Glanbrook	327	66	0	0	0	0	0	0
City of Burlington	0	43	0	0	302	237	0	0
Grimsby	23	0	0	0	120	0	0	0
Brantford CMA	70	171	0	0	12	0	3	153
Brant County	0	52	0	0	0	0	0	0
Brantford City	70	119	0	0	12	0	3	153

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market October 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015
Hamilton CMA	247	195	19	150	0	0	266	345
City of Hamilton	243	180	0	0	0	0	243	180
Former Hamilton City	56	44	0	0	0	0	56	44
Stoney Creek City	0	8	0	0	0	0	0	8
Ancaster City	18	17	0	0	0	0	18	17
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	108	1	0	0	0	0	108	1
Glanbrook	60	109	0	0	0	0	60	109
City of Burlington	4	14	0	150	0	0	4	164
Grimsby	0	1	19	0	0	0	19	1
Brantford CMA	20	53	0	0	3	0	23	53
Brant County	13	8	0	0	0	0	13	8
Brantford City	7	45	0	0	3	0	10	45

Table 2.5: Starts by Submarket and by Intended Market January - October 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,658	1,385	445	294	228	2	2,331	1,681
City of Hamilton	1,605	1,254	0	30	228	2	1,833	1,286
Former Hamilton City	225	246	0	11	100	2	325	259
Stoney Creek City	334	349	0	19	128	0	462	368
Ancaster City	167	116	0	0	0	0	167	116
Dundas Town	5	6	0	0	0	0	5	6
Flamborough	428	58	0	0	0	0	428	58
Glanbrook	446	479	0	0	0	0	446	479
City of Burlington	42	92	302	262	0	0	344	354
Grimsby	11	39	143	2	0	0	154	41
Brantford CMA	267	418	18	13	3	153	288	584
Brant County	104	131	0	1	0	0	104	132
Brantford City	163	287	18	12	3	153	184	452

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
October 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	% Change
Hamilton CMA	73	124	4	0	79	45	200	0	356	169	110.7
City of Hamilton	70	111	4	0	67	40	189	0	330	151	118.5
Former Hamilton City	17	30	4	0	6	0	189	0	216	30	**
Stoney Creek City	18	29	0	0	0	5	0	0	18	34	-47.1
Ancaster City	11	8	0	0	14	6	0	0	25	14	78.6
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	6	0	0	0	15	16	0	0	21	16	31.3
Glanbrook	18	44	0	0	32	13	0	0	50	57	-12.3
City of Burlington	3	13	0	0	12	5	11	0	26	18	44.4
Grimsby	0	0	0	0	0	0	0	0	0	0	n/a
Brantford CMA	46	22	4	0	6	0	7	0	63	22	186.4
Brant County	11	5	4	0	6	0	0	0	21	5	**
Brantford City	35	17	0	0	0	0	7	0	42	17	147.1

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	708	951	62	104	498	857	468	461	1,736	2,373	-26.8
City of Hamilton	629	777	58	102	476	627	280	225	1,443	1,731	-16.6
Former Hamilton City	99	167	12	56	67	66	280	121	458	410	11.7
Stoney Creek City	90	261	42	42	124	261	0	65	256	629	-59.3
Ancaster City	62	89	0	0	54	48	0	39	116	176	-34.1
Dundas Town	5	3	2	0	0	0	0	0	7	3	133.3
Flamborough	48	89	0	4	46	98	0	0	94	191	-50.8
Glanbrook	325	168	2	0	185	154	0	0	512	322	59.0
City of Burlington	46	97	4	2	22	74	188	203	260	376	-30.9
Grimsby	33	77	0	0	0	156	0	33	33	266	-87.6
Brantford CMA	199	257	14	2	125	71	7	58	345	388	-11.1
Brant County	82	74	12	0	29	20	0	0	123	94	30.9
Brantford City	117	183	2	2	96	51	7	58	222	294	-24.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
October 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015
Hamilton CMA	79	45	0	0	11	0	189	0
City of Hamilton	67	40	0	0	0	0	189	0
Former Hamilton City	6	0	0	0	0	0	189	0
Stoney Creek City	0	5	0	0	0	0	0	0
Ancaster City	14	6	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	15	16	0	0	0	0	0	0
Glanbrook	32	13	0	0	0	0	0	0
City of Burlington	12	5	0	0	11	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	6	0	0	0	4	0	3	0
Brant County	6	0	0	0	0	0	0	0
Brantford City	0	0	0	0	4	0	3	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	484	821	14	36	33	301	435	160
City of Hamilton	462	591	14	36	0	213	280	12
Former Hamilton City	67	30	0	36	0	119	280	2
Stoney Creek City	110	261	14	0	0	55	0	10
Ancaster City	54	48	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	46	98	0	0	0	0	0	0
Glanbrook	185	154	0	0	0	0	0	0
City of Burlington	22	74	0	0	33	88	155	115
Grimsby	0	156	0	0	0	0	0	33
Brantford CMA	125	68	0	3	4	0	3	58
Brant County	29	20	0	0	0	0	0	0
Brantford City	96	48	0	3	4	0	3	58

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
October 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015	Oct 2016	Oct 2015
Hamilton CMA	150	157	17	12	189	0	356	169
City of Hamilton	135	139	6	12	189	0	330	151
Former Hamilton City	21	30	6	0	189	0	216	30
Stoney Creek City	18	29	0	5	0	0	18	34
Ancaster City	25	14	0	0	0	0	25	14
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	21	16	0	0	0	0	21	16
Glanbrook	50	50	0	7	0	0	50	57
City of Burlington	15	18	11	0	0	0	26	18
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	56	22	4	0	3	0	63	22
Brant County	21	5	0	0	0	0	21	5
Brantford City	35	17	4	0	3	0	42	17

Table 3.5: Completions by Submarket and by Intended Market
January - October 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,237	1,662	50	513	449	198	1,736	2,373
City of Hamilton	1,143	1,320	6	361	294	50	1,443	1,731
Former Hamilton City	172	237	6	133	280	40	458	410
Stoney Creek City	242	497	0	122	14	10	256	629
Ancaster City	116	137	0	39	0	0	116	176
Dundas Town	7	3	0	0	0	0	7	3
Flamborough	94	188	0	3	0	0	94	191
Glanbrook	512	258	0	64	0	0	512	322
City of Burlington	61	133	44	128	155	115	260	376
Grimsby	33	209	0	24	0	33	33	266
Brantford CMA	326	291	16	36	3	61	345	388
Brant County	123	84	0	10	0	0	123	94
Brantford City	203	207	16	26	3	61	222	294

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
October 2016	6	11.1	10	18.5	12	22.2	9	16.7	17	31.5	54	-	-
October 2015	6	6.8	15	17.0	17	19.3	17	19.3	33	37.5	88	482,500	481,291
Year-to-date 2016	98	15.1	121	18.7	121	18.7	135	20.8	173	26.7	648	455,000	470,293
Year-to-date 2015	71	9.8	128	17.7	78	10.8	181	25.0	265	36.7	723	480,000	495,579
Former Hamilton City													
October 2016	4	26.7	3	20.0	2	13.3	5	33.3	1	6.7	15	-	-
October 2015	1	4.2	2	8.3	10	41.7	6	25.0	5	20.8	24	-	-
Year-to-date 2016	20	18.5	11	10.2	16	14.8	38	35.2	23	21.3	108	-	462,427
Year-to-date 2015	19	12.3	26	16.8	24	15.5	59	38.1	27	17.4	155	-	-
Stoney Creek City													
October 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2015	2	9.5	3	14.3	0	0.0	4	19.0	12	57.1	21	-	496,341
Year-to-date 2016	4	5.1	9	11.5	10	12.8	14	17.9	41	52.6	78	-	520,429
Year-to-date 2015	16	6.9	35	15.2	17	7.4	47	20.3	116	50.2	231	490,000	512,473
Ancaster City													
October 2016	0	0.0	0	0.0	2	14.3	2	14.3	10	71.4	14	-	-
October 2015	0	0.0	1	11.1	0	0.0	2	22.2	6	66.7	9	-	623,200
Year-to-date 2016	3	4.3	2	2.9	9	13.0	7	10.1	48	69.6	69	-	535,299
Year-to-date 2015	4	4.4	1	1.1	3	3.3	16	17.6	67	73.6	91	555,000	636,691
Dundas Town													
October 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	1	20.0	1	20.0	0	0.0	3	60.0	5	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Flamborough													
October 2016	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
October 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	6	15.0	10	25.0	5	12.5	4	10.0	15	37.5	40	-	412,792
Year-to-date 2015	14	15.4	33	36.3	3	3.3	24	26.4	17	18.7	91	-	352,007
Glanbrook													
October 2016	2	9.1	7	31.8	8	36.4	2	9.1	3	13.6	22	-	-
October 2015	3	8.8	9	26.5	7	20.6	5	14.7	10	29.4	34	-	448,607
Year-to-date 2016	65	18.7	88	25.3	80	23.0	72	20.7	43	12.4	348	450,000	439,304
Year-to-date 2015	18	11.8	33	21.7	31	20.4	34	22.4	36	23.7	152	-	450,302
City of Burlington													
October 2016	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
October 2015	0	0.0	0	0.0	0	0.0	0	0.0	13	100.0	13	640,000	802,228
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	53	100.0	53	-	1,540,483
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	93	100.0	93	640,000	1,266,896
Grimsby													
October 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
October 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	1	2.8	3	8.3	3	8.3	7	19.4	22	61.1	36	-	588,099
Year-to-date 2015	9	10.2	22	25.0	21	23.9	17	19.3	19	21.6	88	-	440,289

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
October 2016	6	10.5	10	17.5	12	21.1	9	15.8	20	35.1	57	455,000	566,538
October 2015	6	5.9	15	14.9	17	16.8	17	16.8	46	45.5	101	495,000	522,600
Year-to-date 2016	99	13.4	124	16.8	124	16.8	142	19.3	248	33.6	737	470,000	545,308
Year-to-date 2015	80	8.8	150	16.6	99	11.0	198	21.9	377	41.7	904	490,000	564,330

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
October 2016

Submarket	Price Ranges								Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
October 2016	2	16.7	1	8.3	4	33.3	2	16.7	3	25.0	12	-	456,366
October 2015	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	-	-
Year-to-date 2016	11	12.4	16	18.0	16	18.0	11	12.4	35	39.3	89	-	489,477
Year-to-date 2015	9	11.4	6	7.6	11	13.9	10	12.7	43	54.4	79	550,000	531,905
Brantford City													
October 2016	10	32.3	1	3.2	1	3.2	4	12.9	15	48.4	31	495,000	468,658
October 2015	2	11.1	4	22.2	4	22.2	7	38.9	1	5.6	18	-	-
Year-to-date 2016	32	26.2	38	31.1	13	10.7	11	9.0	28	23.0	122	495,000	415,271
Year-to-date 2015	49	27.2	43	23.9	31	17.2	36	20.0	21	11.7	180	400,000	401,860
Brantford CMA													
October 2016	12	27.9	2	4.7	5	11.6	6	14.0	18	41.9	43	460,000	465,228
October 2015	2	9.5	4	19.0	5	23.8	8	38.1	2	9.5	21	440,000	437,089
Year-to-date 2016	43	20.4	54	25.6	29	13.7	22	10.4	63	29.9	211	407,500	445,363
Year-to-date 2015	58	22.4	49	18.9	42	16.2	46	17.8	64	24.7	259	425,000	442,878

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units October 2016						
Submarket	Oct 2016	Oct 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	566,538	522,600	8.4	545,308	564,330	-3.4
City of Hamilton	-	481,291	n/a	470,293	495,579	-5.1
Former Hamilton City	-	-	n/a	462,427	-	n/a
Stoney Creek City	-	496,341	n/a	520,429	512,473	1.6
Ancaster City	-	623,200	n/a	535,299	636,691	-15.9
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	412,792	352,007	17.3
Glanbrook	-	448,607	n/a	439,304	450,302	-2.4
City of Burlington	-	802,228	n/a	1,540,483	1,266,896	21.6
Grimsby	-	-	n/a	588,099	440,289	33.6
Brantford CMA	465,228	437,089	6.4	445,363	442,878	0.6
Brant County	456,366	-	n/a	489,477	531,905	-8.0
Brantford City	468,658	-	n/a	415,271	401,860	3.3

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

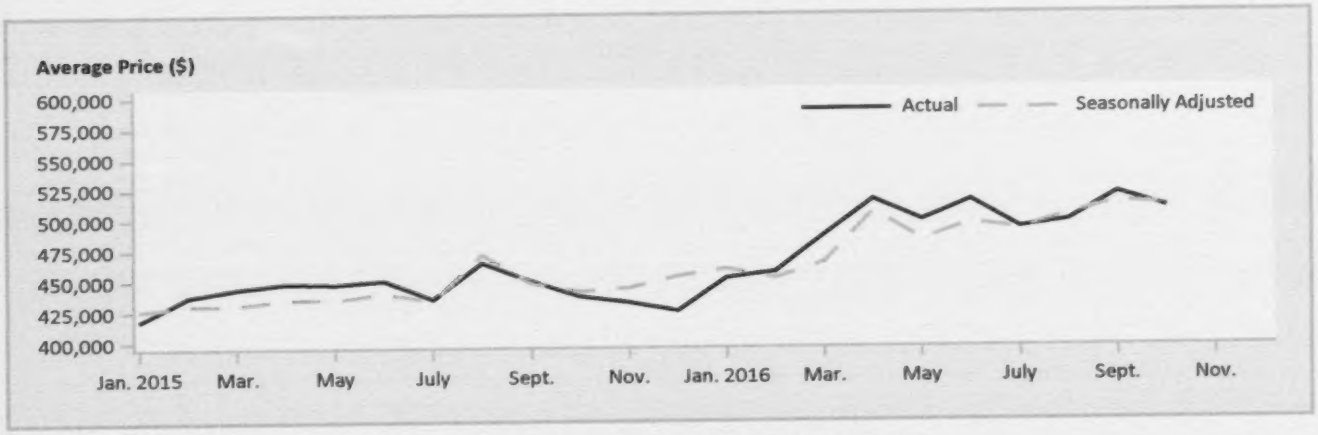


Figure 5.2a: MLS® Residential Sales for Hamilton

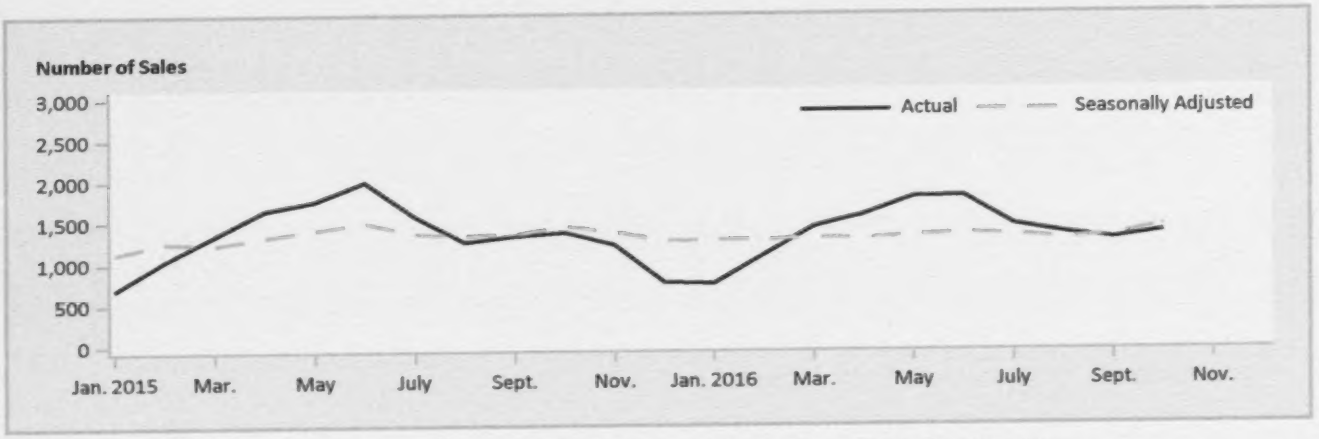
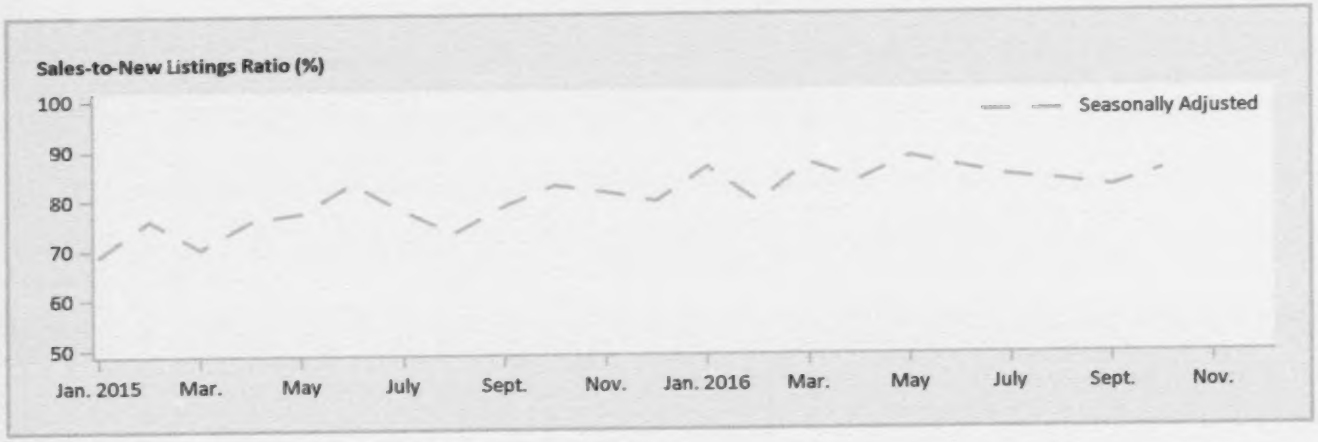


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

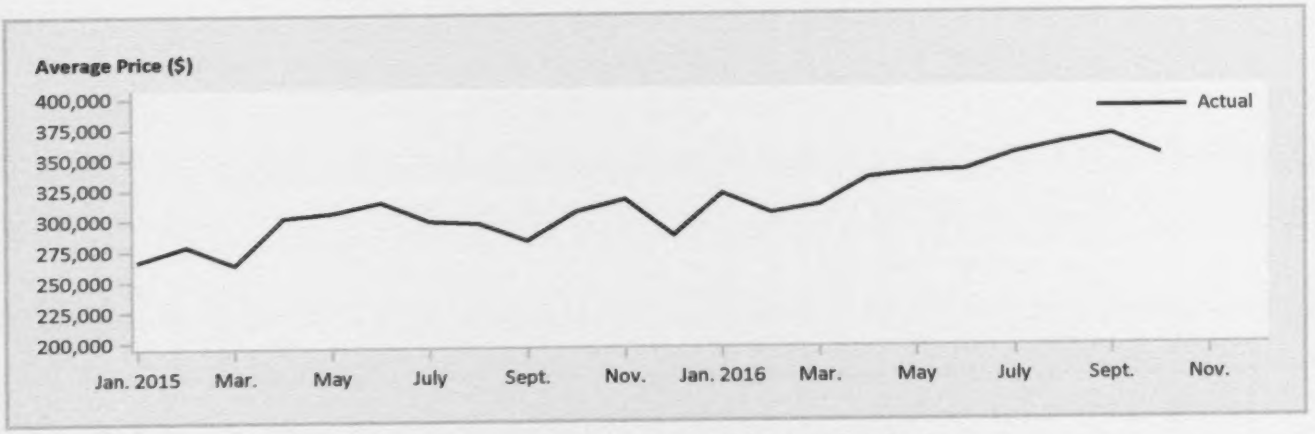


Figure 5.2b: MLS® Residential Sales for Brantford

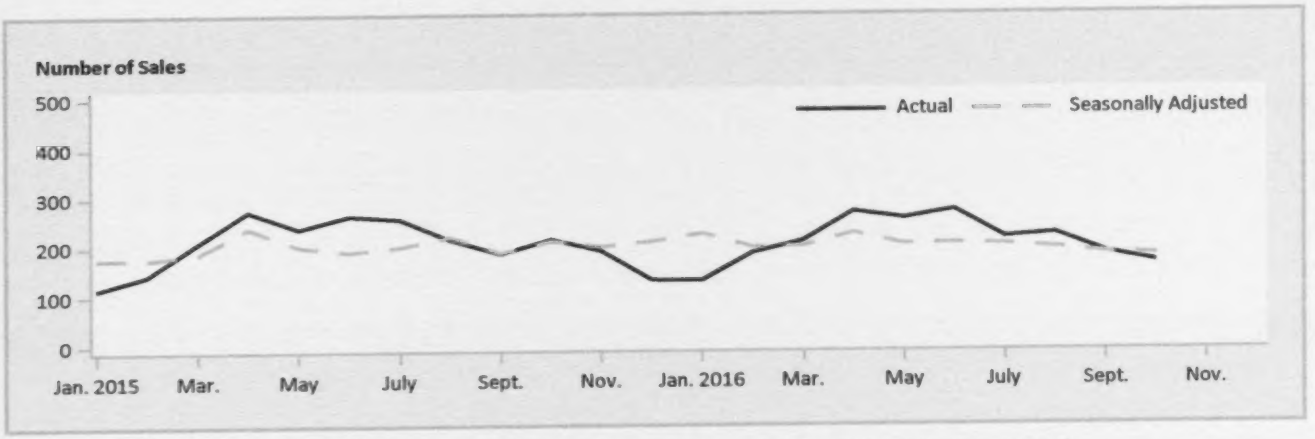
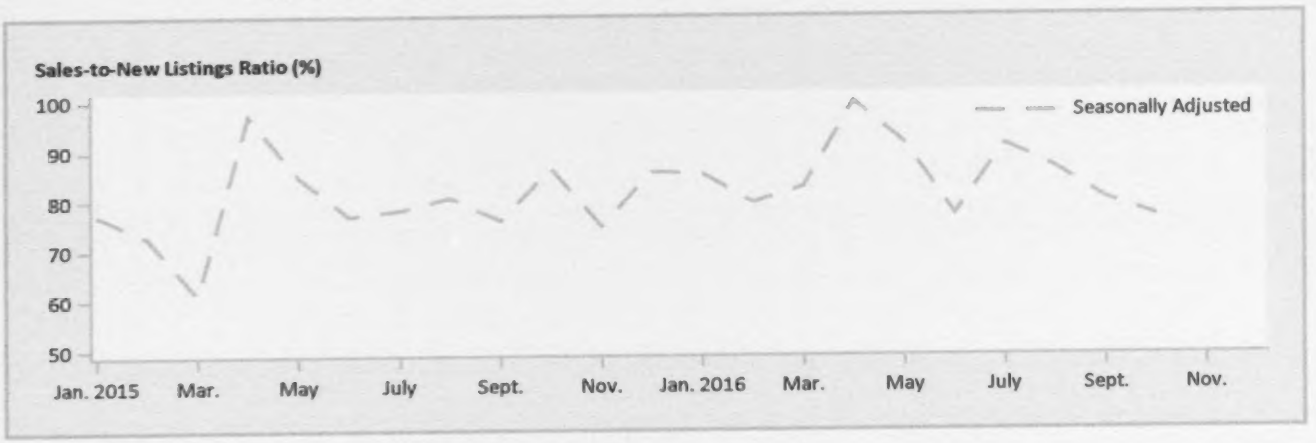


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
October 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64	117.5	130.4	382.0	6.0	62.6	949
	July	567	3.14	4.74	118.3	130.3	378.8	6.1	62.1	946
	August	567	3.14	4.74	118.6	129.9	378.7	6.2	62.1	950
	September	561	3.14	4.64	118.6	130.1	381.9	6.4	62.6	954
	October	561	3.14	4.64		130.6	385.3	6.4	63.1	961
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
October 2016

		Interest Rates			NHPI, Total, Ontario CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64	127.4	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	128.4	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	129.0	129.9	69.3	6.1	65.3	870
	September	561	3.14	4.64	129.4	130.1	68.8	6.1	64.7	865
	October	561	3.14	4.64		130.6	69.2	6.2	65.1	880
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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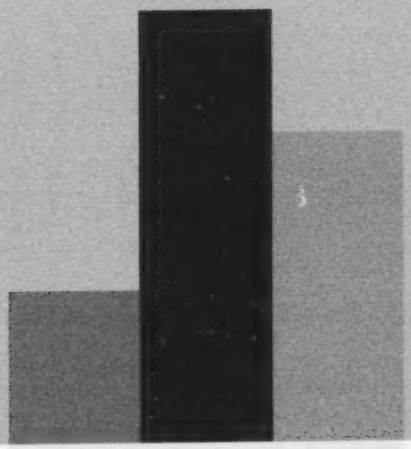

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